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Date of Deposit: April 25, 2002



PATENT APPLICATION
Attorney Docket No.: 21822-005C

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2/6/ 6.13.2

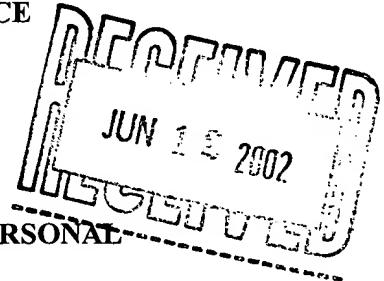
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT(S): Samuel W. Lessin

SERIAL NO.: 09/930,313

FILING DATE: August 15, 2001

FOR: METHODS AND APPARATUSES FOR AN ONLINE PERSONAL
FUNDING MARKETPLACE



April 25, 2002
Boston, Massachusetts

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TRANSMITTAL LETTER

Transmitted herewith for filing in the present application are the following documents:

- Information Disclosure Statement
- Modified Form 1449
- Return Postcard

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If the enclosed papers are considered incomplete, the Mail Room and/or the Application Branch is respectfully requested to contact the undersigned at 212/692-6803, New York, New York.

A duplicate copy of this transmittal letter is enclosed.

Respectfully submitted,

Brian Hopkins

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PATENT TRADEMARK OFFICE



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANTS: **Samuel W. Lessin**

SERIAL NUMBER: **09/930,313**

EXAMINER: **Not yet assigned**

FILING DATE: **August 15, 2001**

ART UNIT: **2161**

FOR: **METHODS AND APPARATUSES FOR AN ONLINE PERSONAL
FUNDING MARKETPLACE**

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INFORMATION DISCLOSURE STATEMENT

Pursuant to the duty of disclosure under 37 C.F.R. §§1.56, 1.97 and 1.98, Applicants hereby make of record the documents listed below and on the attached modified Form PTO-1449 (submitted in duplicate) in the above-identified application, copies of which are submitted herewith. The order of presentation of the references should not be construed as an indication of the importance of the references.

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U.S. Patent Documents:

5,664,115	5,083,270	6,154,730
6,112,188	6,038,554	5,987,435
5,812,988	5,809,484	5,745,885

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A copy of each of the above-identified documents is enclosed unless otherwise indicated on the attached Form PTO-1449 (modified). It is respectfully requested that the Examiner consider the cited information, along with any other information, in reaching a determination concerning the patentability of the present claims, and signs the enclosed form PTO-1449 to evidence that the cited information has been fully considered by the Patent and Trademark Office during the examination of this application.

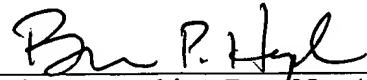
By submitting this Information Disclosure Statement, the Applicant makes no representation that: (1) a search has been performed, of the extent of any search performed, or that more relevant information does not exist; (2) the information cited in the Statement is, or is

APPLICANTS: **Samuel W. Lessin**
U.S.S.N.: **09/930,313**

considered to be, material to patentability as defined in 37 C.F.R. §1.56(b); and (3) the information cited in the Statement is, or is considered to be, in fact, prior art as defined by 35 U.S.C. §102.

Notwithstanding any statements by the Applicant, the Examiner is urged to form his/her own conclusion regarding the relevance of the cited information. An early and favorable action is hereby requested. Please charge any additional fees that may be due, or credit any overpayment of same, to Deposit Account No. **50-0311**, Reference No. 21822-005C.

Respectfully submitted,



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Dated: April 25, 2002

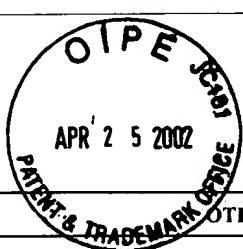
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Modified Form 1449/PTO APR 25 2002 INFORMATION DISCLOSURE STATEMENT (TRADEMARK APPLICANT) (use as many sheets as necessary)		Application Number 09/930,313
		Filing Date August 15, 2001
		First Named Inventor Samuel W. Lessin
		Group Art Unit 2161
		Examiner Name Not yet assigned
		Attorney Docket Number 21822-005C

U.S. PATENT DOCUMENTS						
Exam Initials	Cite No.	U.S. Patent Document No.	Issue Date	Name of Patentee(s) or Applicant(s)	Class	Sub Class
		5,664,115	09/02/97	Fraser	705	37
		5,083,270	01/21/92	Gross et al.	364	408
		6,154,730	11/28/00	Adams et al.	705	35
		6,112,188	08/29/00	Hartnett	705	35
		6,038,554	03/14/00	Vig	705	400
		5,987,435	11/16/99	Weiss et al.	705	36
		5,812,988	09/22/98	Sandretto	705	36
		5,809,484	09/15/98	Mottola et al.	705	38
		5,745,885	04/28/98	Mottola et al.	705	38

FOREIGN PATENT DOCUMENTS					
Exam Initials	Cite No.	Foreign Patent Document Office	Document Number	Name of Patentee(s) or Applicant(s)	Date of Publication
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OTHER NON PATENT LITERATURE DOCUMENTS		
Exam Initials	Cite No.	Name of Author, Title (when appropriate), Publication, Volume, Page(s), Date, Etc.
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* a copy of this reference is not provided as it was previously cited by or submitted to the office in a prior application, U.S.S.N. _____, filed _____, and relied upon for an earlier filing date under 35 U.S.C. §120 (continuation, continuation-in-part, and divisional applications).

Examiner Signature		Date Considered	
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered.

Include copy of this form with next communication to applicant.

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